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February 10, 2020

Hon. Elizabeth S. Stong  
United States Bankruptcy Court  
271 Cadman Plaza East  
Brooklyn, NY 11201

RE: Septina Noel-Jones  
Chapter 13  
Case Number: 18-46001  
SD&B File Number: 18-072160

Dear Judge Stong:

This loss mitigation status letter is submitted on behalf of SN Servicing Corporation as Servicer for U.S. Bank Trust National Association, as Trustee of the Lodge Series IV Trust ("SN"), a secured creditor of the above-referenced Debtor.

Please be advised that the loan that is the subject of this loss mitigation has service transferred from Wells Fargo Bank, N.A. ("Wells") to SN. On December 20, 2019, a Transfer of Claim was filed evidencing the transfer. *See* ECF Doc. No. 39.

When the loan was with Wells, Wells never received a complete financial package from the Debtor, despite many months of requesting financial documents. *See* ECF Doc. No. 32. As such, SN elected to have the Debtor submit updated financials on its own loss mitigation forms. On December 11, 2019, our firm emailed the Debtor's Attorney an initial financial package from SN and instructions for same. Our firm sent courtesy follow up emails requesting the initial financial package on December 27, 2019, January 3, 2020, January 22, 2020, and January 29, 2020. While we have received reply correspondence, to date, we have not received SN's financial package.

My prior status letter (ECF Doc. No. 41, filed January 10, 2020) requests a deadline by which the Debtor must submit an updated financial package to SN using its forms. At the loss mitigation status conference held on January 14, 2020, this Court directed a deadline of January 21, 2020 by which the Debtor was to have provided the missing initial financial package.

At this point, the January 21, 2020 deadline has passed, and our firm still has not received the initial financial package. Resultantly, SN respectfully requests termination of loss mitigation due

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to non-compliance of documents.

Very truly yours,

/s/ Katherine Heidbrink

Katherine Heidbrink